



Financial Services Guide (V1)

Issue Date: 5 May 2021

Wealth Rite Pty Ltd

Unit 2a, 95 Ashmore Road,
Bundall, Queensland 4217 Australia.

ABN: 76 607 443 407

ACN: 607 443 407

CAR: 1283563

Corporate Authorised Representative (CAR) of

United Global Capital Pty Ltd

Level 7, North Tower, 459 Collins Street
Melbourne, Victoria 3000 Australia.

ABN: 25 154 158 273

ACN: 154 158 273

AFSL: 496179

Throughout this Financial Services Guide (FSG), Wealth Rite Pty Ltd is referred to as “WR”, “we”, “us”, “our” or any such variations. United Global Capital Pty Ltd is referred to as “United Global Capital” or “UGC”.

This FSG does not relate to financial services provided by firms, companies, individuals or institutions which WR does business with or introduces clients to.

This Financial Services Guide is dated **5 May 2021** and replaces all previous versions. United Global Capital Pty Ltd ACN 154 158 273 authorises the distribution of this FSG for WR.

About This Guide

This Financial Services Guide (FSG) is an important document that is designed to tell you about:

Table of Contents

Who We Are.....	3
Who is United Global Capital.....	3
How to contact United Global Capital.....	3
Who is my Representative?.....	4
Personal Financial Advice.....	4
Product Disclosure Statements.....	4
Information We Need from You.....	5
What Do You Pay For Our Services?.....	5
<i>Other Services, Fees and Charges</i>	6
How You May Provide Instructions.....	6
How We Pay Our Representatives.....	6
Our Associations That You Need To Know About.....	6
Dispute Resolution.....	7
Professional Indemnity Insurance.....	7

If you need further information on any of these matters, please ask.

Who We Are

WR is an Australian owned and operated financial services business. We connect Australian investors with strategic investment opportunities that would otherwise not be available to regular investors or would be difficult to access. We recognise the importance of achieving financial independence and aim to expedite our clients achievement of this key objective, whilst helping them overcome complex issues related to each clients own financial resources and access to capital.

Who is United Global Capital

United Global Capital is an Australian Financial Services Licence Holder (AFSL 496179). Under this licence United Global Capital has the ability to authorise advisers and advisory firms to operate financial services businesses under this licence. United Global Capital can authorise individuals and businesses who it views as meeting certain strict educational, experience and competency requirements as described under law, to advise and deal in the following instruments under its licence:

- Deposit Products (including bonds, term deposits & savings accounts)
- Derivatives (including options, warrants, futures & CFD)
- Foreign Exchange (including currency & currency derivatives)
- Government Debentures (including Australian & international)
- Life Insurance Products (including Life, TPD, income protection & trauma)
- Managed Investment Schemes (including managed funds, syndicates & unit trusts)
- Retirement Savings Accounts
- Securities (including equity, debt & hybrid)
- Superannuation (self-managed superannuation, retail, corporate & industry)

How to contact United Global Capital

You can contact United Global Capital on the details outlined below.

Office Address	Postal Address
United Global Capital Pty Ltd Level 7, North Tower 459 Collins Street Melbourne VIC 3000 Ph: 03 8657 7640 Fax: 03 8657 7641 E: info@ugc.net.au W: www.ugc.net.au	United Global Capital Pty Ltd Level 7, North Tower 459 Collins Street Melbourne VIC 3000

Who is my Representative?

UGC has authorised Corporate Authorised Representatives (Companies) and Authorised Representatives (Individuals) to provide financial services. As the Licensee, United Global Capital is responsible for the advice you receive from us and our representatives. WR representatives are only able to provide advice on products that appear on the United Global Capital Approved Product List, which can be viewed on the UGC website www.ugc.net.au.

The Details of your Corporate Authorised Representative can be found in this section of this FSG. This is where we will let you know the Name, Corporate Authorised Representative Number, Contact Details, Website and Authorisations.

Business: Wealth Rite Pty Ltd
AFS Rep: Kristen Hodge
AFS Rep No: 001265308
ABN: 96 643 941 799
CAR No: 1284481 authorised by United Global Capital on 19 November 2020
Address: Unit 2a, 95 Ashmore Road, Bundall Queensland 4217
Phone: 0405 485 812
Email: kristen.h@wealthrite.com.au
Website: <https://wealthrite.com.au>

Business: Wealth Rite Pty Ltd
AFS Rep: Rikki Mason
AFS Rep No: 001266216
ABN: 96 643 941 799
CAR No: 1284481 authorised by United Global Capital on 19 November 2020
Address: Unit 2a, 95 Ashmore Road, Bundall Queensland 4217
Phone: 0478 086 857
Email: rikki.m@wealthriteadvisorygroup.com.au
Website: <https://wealthrite.com.au>

WR is authorised by United Global Capital to provide personal financial advice, otherwise known as personal product advice and to deal by applying for, acquiring, varying or disposing of financial products on behalf of another person in respect of the following classes of products:

- Deposit Products (including bonds, term deposits & savings accounts)
- Government Debentures (including Australian & international)
- Life Insurance Products (including Life, TPD, income protection & trauma)
- Managed Investment Schemes (including managed funds, syndicates & unit trusts)
- Retirement Savings Accounts
- Securities (including equity, debt & hybrid)
- Superannuation (self-managed superannuation, retail, corporate & industry)

United Global Capital has Authorised Representatives (Individuals) who it also authorises to provide financial services. As the Licensee, UGC is responsible for the advice you receive from us and our representatives. These representatives are only able to provide advice on products that appear on the UGC Approved Product List which can be viewed on their website www.ugc.net.au.

Details of your nominated representative can be found by requesting a copy of his or her Profile from Wealth Rite .

To the extent that United Global Capital authorises its representatives to do so, your representative can help you to apply for the financial products referred to above and can also give you personal financial product advice in relation to them. If your adviser is unable or unwilling to provide you with advice or services in respect of certain products, the adviser will refer you to another representative who should be able to assist you.

Personal Financial Advice

WR is authorised to provide personal financial advice. If we provide you with personal financial advice, then you will initially receive a Statement of Advice (“SoA”) when or as soon as practical after the advice is given. This statement will set out the advice, the basis on which the advice was given and any remuneration or other benefit that we, including our representatives and associates, may receive. We will also include details of any matter that might reasonably be expected to be capable of influencing us in providing this advice.

If you maintain an advice relationship with us, then generally we will not provide a SoA for further advice situations, unless there have been significant changes to either your personal circumstances or the basis of the advice since your last SoA was provided. In these circumstances, however, we are still required to keep a Record of Advice (“RoA”). You have the right to request a copy of the RoA at any time.

Product Disclosure Statements

When product advice is given, we will also give you, where appropriate, a Product Disclosure Statement issued by the product provider containing information you would reasonably require to make a decision about whether to acquire the financial product. The PDS will disclose details of any fees and charges payable for that product.

Information We Need from You

Depending on the type of service being sought, we may ask you to provide certain personal information to your representative, either in writing or verbally. This may involve a quite detailed process of both qualitative and quantitative data collection. Please ensure that your representative becomes aware of any changes that may be relevant when advice is given in the future.

- **What Information Do We Retain About Clients** – We maintain a record of your personal profile which may contain details of your objectives, financial situation and needs. We maintain records of any communications, together with summaries of meetings and transactions. All these records are our property and must be retained for production to the regulatory authorities upon their request. If you wish to examine our file, you should ask us and we will make arrangements for you to do so.
- **What Are The Possible Consequences Of Not Providing This Information** – You are of course at liberty to decline to provide some or all of this information, but if you do not provide it, any discussion around financial products or services may not be appropriate to your needs and objectives. In certain cases, your failure to provide information may place us in a position where we cannot provide some or any financial services to you.

- **General Advice Warning** – When we provide General Financial Advice (whether or not we have a record of your personal details), our advice will not take into account your personal financial objectives, needs or circumstances and may therefore not be appropriate for you. As we indicated above, in such circumstances you must determine if our advice is appropriate for you.

All information is kept strictly confidential and you can obtain a copy of our Privacy Policy from your representative or from www.wealthrite.com.au.

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver licence. We will also retain copies of this information. We assure you that this information will be held securely.

What Do You Pay For Our Services?

WR and your representative are remunerated through a combination of fees and commissions that you are charged or that product providers pay. To assist you in making an informed decision WR and your representative will discuss with you and agree on any fees payable before providing a service. The Corporations Act requires us to fully disclose all fees and charges, so if you are in doubt please ask us to explain.

UGC will receive commission of between 0% and 130% of the value of the premium that you pay and will be dependent on the specific product that you purchase and whether or not the premium is an initial premium or renewal premium. All commission rates will be disclosed at the time the advice is provided.

You may be charged a fee for the services we provide, or we may be paid a commission or brokerage or a combination of the two may apply. All fees and commissions are payable to the Licensee (United Global Capital) and include the fees we pay for clearing and settlement where appropriate.

The level will vary with the financial product being traded, the frequency of your trading activity, the type and level of service and the size of the transaction. Fees and commissions are subject to negotiation prior to us providing you with a financial service. As part of our negotiations, all share trades would normally be subject to a minimum dollar cost which would apply if the brokerage calculated by any other method fell below the minimum figure. Once disclosed and agreed, these fees and commissions will be charged at the time your transaction is executed or the service is provided.

The fees and charges for our specific services are outlined in the fee Schedule.

Other Services, Fees and Charges

Commissions Received

WR has arrangements with a number of financial product providers where it raises capital for these companies financial products. WR may also receive a commission from these product providers with respect to capital raised into these products.

Rebates Received

WR has arrangements with a number of external businesses to market the services of these businesses. WR may receive a share of the fees these companies charge you for the provision of these services.

Introductory Fees Paid

WR has arrangements with a number of external businesses to market the services of Wealth Rite. If you were introduced to WR by one of these businesses we may pay them a share of the fees we charge you, for marketing our services to you.

How You May Provide Instructions

You may specify how you would like to give us instructions. For example, you may provide instructions to us by telephone, email or other means. But in all cases we must receive a written confirmation of these instructions.

AS A MATTER OF POLICY, WEALTH RITE DOES NOT RECEIVE INSTRUCTIONS BY FAX.

How We Pay Our Representatives

Representatives of WR are remunerated by way of salary. They may also be eligible for a discretionary bonus or other incentive based payments.

Your representative is able to disclose this to you at your request.

Our Associations That You Need To Know About

WR is a Corporate Authorised Representative of United Global Capital Pty Ltd. As such, WR may engage in business dealings with United Global Capital and its subsidiary companies including:

- UGC Global Property Pty Ltd
- UGC Projects Pty Ltd
- UGC Asset Management Pty Ltd

These companies may receive a percentage of the brokerage and other income generated by us relating to transactions carried out for clients, as well as refer potential clients to us.

Dispute Resolution

We are committed to providing quality financial services and personal financial advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms. If you have any complaint about the service provided to you, you should take the following steps:

- Contact your representative and tell your representative about your complaint. The majority of complaints can be resolved this way.
- If you do not have a representative, or your complaint is not acknowledged within 7 days, please contact the Complaints Manager at our licensee, United Global Capital on 03 8657 7640.

You can also put your complaint in writing and send it to United Global Capital at:

United Global Capital Pty Ltd
Level 7, North Tower
459 Collins Street
Melbourne VIC 3000

info@ugc.net.au

UGC will try and resolve your complaint quickly and fairly. You should receive written acknowledgement of your complaint within 5 business days after it is received.

If your complaint is not satisfactorily resolved within a further 45 days, you can raise your concerns with the Australian Financial Complaints Authority on 1300 931 678. UGC is a member of this complaints resolution service.

The Australian Securities & Investments Commission (ASIC) has a free-call Infoline 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Professional Indemnity Insurance

UGC confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended). In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity for UGC and its authorised representatives / representatives / employees in respect of its authorisations and obligations under its Australian Financial Services Licence. The insurance will continue to provide such coverage for any authorised representative / representative / employee who has ceased, for work done whilst engaged with it.

The preparation of this FSG was completed on 27 January 2021.